

Technology Publications For Financial Institutions

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
Financial Institution Letters, Advisory Letters, Alerts, Bulletins, Supervision and Regulation Letters, CEO Memos and Other Issuances			
<p><i>Examination Procedures to Evaluate Compliance with the Guidelines to Safeguard Customer Information</i></p> <p>Assists examiners in assessing the level of compliance with the interagency <i>Guidelines Establishing Standards for Safeguarding Customer Information</i>, as mandated by section 501(b) of the Gramm-Leach-Bliley Act of 1999. Provides the purpose of the exam procedures and guidance in performing the exam procedures.</p> <p>501(b) Exam Procedures (8/24/01).</p> <p>FDIC</p>			
<p><i>Authentication In An Electronic Banking Environment</i></p> <p>Reviews the risks and risk management controls of a number of existing and emerging authentication tools necessary to initially verify the identity of new customers and authenticate existing customers that access electronic banking services. This guidance applies to both retail and commercial customers and is intended to be technology neutral. Financial institutions may use this guidance when evaluating and implementing authentication systems and practices whether they are provided internally or by a third party service provider.</p> <p>FFIEC Authentication Guidance (7/30/01).</p> <p>FDIC</p>	<p>Same document as under FDIC.</p> <p>FFIEC Authentication Guidance (7/30/01).</p> <p>OCC</p>	<p>Same document as under FDIC.</p> <p>FFIEC Authentication Guidance (7/30/01).</p> <p>FRB</p>	<p>Same document as under FDIC.</p> <p>FFIEC Authentication Guidance (7/30/01).</p> <p>OTS</p>

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
	<p><i>Examination Procedures to Evaluate Compliance with the Guidelines to Safeguard Customer Information</i> Provides risk-based procedures that allow examiners to tailor the exam scope according to the size and complexity of the bank, the nature and scope of its activities, and the level of risk assumed by the institution. Typically, OCC examiners will use these procedures in the OCC's largest banks, which have complex IT environments, significant information security concerns, or where less experienced examiners need more detailed guidance. Examination Procedures (7/18/01).</p> <p>For community banks, the OCC has incorporated less detailed procedures in the Community Bank Supervision booklet of the Comptroller's Handbook. Attached is an advanced copy of the IT section that focuses on the adequacy of a bank's risk management processes and controls to promote integrity, availability and confidentiality of automated information systems. IT Portion of Community Bank Supervision booklet (8/01) .</p> <p>OCC</p>		
	<p><i>Weblinking</i> Highlights risks involved in weblinking relationships with third parties and provides risk management guidance to banks' on weblinking relationships with affiliated and unaffiliated third parties. OCC Bulletin 2001-31(7/3/01).</p> <p>OCC</p>		

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<p><i>Technology Outsourcing Information Documents</i></p> <p>The documents listed below are being offered as a practical resource for banks in addressing specific challenges relating to technology outsourcing.</p> <p>Effective Practices for Selecting a Service Provider (6/4/01)</p> <p>Tools to Manage Technology Providers' Performance Risk: Service Level Agreements (6/4/01)</p> <p>Techniques for Managing Multiple Service Providers (6/4/01)</p> <p>(See, also, FFIEC guidance concerning technology outsourcing on page 8.)</p> <p>FDIC</p>			
<p><i>Joint Interpretive Letter Concerning Sharing of Account Numbers for Use in Marketing</i></p> <p>Interagency response to a letter asking the Federal banking agencies to allow financial institutions to disclose unencrypted account numbers to a third party. (Certain information has been removed from the response to protect the privacy of the correspondent.)</p> <p>Interpretive Letter (5/25/01).</p> <p>FDIC</p>	<p>Same document as described under FDIC.</p> <p>Interpretive Letter (5/25/01).</p> <p>See, also OCC Staff Responses to Questions from February 13-14, 2001, Telephone Seminar on Privacy Regulation Compliance.</p> <p>Responses to Questions on Privacy Rule Compliance (5/29/01).</p> <p>OCC</p>	<p>Same document as described under FDIC.</p> <p>Interpretive Letter (5/25/01).</p> <p>FRB</p>	<p>Same document as described under FDIC.</p> <p>Interpretive Letter (5/25/01).</p> <p>OTS</p>

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<p><i>Privacy of Consumer Financial Information</i> Examination procedures to review supervised financial institutions for compliance with the agencies' final privacy regulation (65 FR 35162 (6/1/00)). The procedures summarize the basic requirements of the regulation; identify examination objectives; establish procedures for examining for compliance with the regulation; and provide an examination checklist for use in verifying compliance. Examination Procedures for Privacy Rule (5/17/01).</p> <p style="text-align: right;">FDIC</p>	<p>Same document as under FDIC. Examination Procedures for Privacy Rule (5/17/01).</p> <p style="text-align: right;">OCC</p>	<p>Same document as under FDIC. Examination Procedures for Privacy Rule (5/17/01).</p> <p style="text-align: right;">FRB</p>	<p>Same document as under FDIC. Examination Procedures for Privacy Rule (5/17/01).</p> <p style="text-align: right;">OTS</p>
<p><i>Guidance on Identity Theft and Pretext Calling</i> Addresses how banks should protect customer information against identity theft. Also included is guidance on completing Suspicious Activity Reports to report offenses associated with identity theft and pretext calling, i.e., posing as a customer or someone authorized to have customer information in order to obtain confidential customer data. Guidance on Identity Theft and Pretext Calling (5/9/01).</p> <p>(See, also, Interagency guidance on Pretext Phone Calling (described on page 12).)</p> <p style="text-align: right;">FDIC</p>	<p><i>Identity Theft and Pretext Calling</i> Informs national banks about two areas of consumer bank fraud—identity theft and pretext calling—and advises them about measures to prevent and detect these types of fraud. Also supplements the interagency guidelines establishing standards to safeguard customer information by focusing on the protection of customer information specifically against identity theft and pretext calling. AL 2001-4 (4/30/01).</p> <p>The OCC also has provided a trifold consumer brochure on avoiding identity theft. How to Avoid Becoming A Victim of Identity Theft (4/30/01).</p> <p>(See, also, Interagency guidance on Pretext Phone Calling (described on page 12).)</p> <p style="text-align: right;">OCC</p>	<p><i>Identity Theft and Pretext Calling</i> Addresses how state member banks and other banking organizations supervised by the FRB that provide products or services to the public or that maintain customer account information should protect customer information against identity theft. Also provides guidance on completing Suspicious Activity Reports that report offenses associated with identity theft and pretext calling. SR 01-11 (4/26/01).</p> <p>(See, also, Interagency guidance on Pretext Phone Calling (described on page 12).)</p> <p style="text-align: right;">FRB</p>	

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
	<p><i>Network Security Vulnerabilities</i> Alerts banks to potential threats in electronic banking systems and reminds banks and service providers to identify and correct network security vulnerabilities.</p> <p>Recent National Infrastructure Protection Center (NIPC) advisories report an increase in unauthorized activities targeting e-commerce Web sites and identify some common and frequently utilized vulnerabilities in commercially available hardware and software. These vulnerabilities may allow unauthorized access to bank and service provider systems. Unauthorized intrusions threaten the confidentiality, integrity, and availability of bank information systems and customer information. Alert 2001-4 (4-24-01).</p> <p>(See, also, other agencies' guidance on network security risks (described on page 8).)</p> <p>OCC</p>		

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
	<p><i>Uniform Rating System for Information Technology</i></p> <p>Revises OCC policy in applying the URSIT to national banks. For IT exams of national banks that began after 4/1/01, the OCC will assign only the URSIT composite rating. Full URSIT ratings, composite and components, will continue to be assigned during OCC exams of other entities that provide technology services to national banks.</p> <p>OCC Bulletin 2001-17 (4/6/01). (See, also, the FFIEC notice concerning the revised URSIT, described below, and found at 64 FR 3109 (1/20/99).)</p> <p>OCC</p>		
	<p><i>Bank-Provided Account Aggregation Services</i></p> <p>Discusses the risks of bank-provided account aggregation services, and suggests control mechanisms banks should consider when they offer aggregation services.</p> <p>OCC Bulletin 2001-12 (3/2/01).</p> <p>OCC</p>		

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
	<p><i>Internet-Initiated ACH Debits/ACH Risks</i> Alerts banks to specific Automated Clearing House (ACH) risks and emphasizes the importance of sound ACH risk management practices. Banks that transmit certain Internet-initiated ACH debits will be deemed to warrant that their customers who originate the entries use security measures that meet minimum standards of the National Automated Clearing House Association. AL 2001-3 (1/29/01).</p> <p>OCC</p>		
<p><i>Privacy Rule Handbook</i> Explains basic requirements of 12 CFR Part 332 (the privacy rule described above); provides suggestions for implementing the rule to meet the July 1 deadline; suggests activities to monitor and maintain compliance; and describes in detail key terminology in the rule. (See, 65 FR 35162 (6/1/00) (described above).) Privacy Rule Handbook (1/22/01).</p> <p>FDIC</p>	<p><i>Privacy Preparedness</i> Helps prepare national banks for implementation of 12 CFR Part 40 (the privacy rule described above). A questionnaire is attached to assist national banks in their preparation and in performing a self-assessment. AL 2001-2 (1/22/01). (See, also, Privacy Preparedness Questionnaire.)</p> <p>OCC</p>		<p><i>Privacy Preparedness Check-up</i> Questions to assist examiners in determining efforts of institutional management to achieve compliance with 12 CFR 573, the privacy rule (described above). Privacy Preparedness Check-Up (9/18/00).</p> <p>OTS</p>
	<p><i>Privacy Laws and Regulations</i> Summarizes federal laws and regulations relating to disclosure of consumer financial information to help national banks and subsidiaries understand their statutory obligations. (See, 65 FR 35162 (6/1/00) described above.) Privacy Laws and Regulations (9/8/00).</p> <p>OCC</p>		

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
		<i>The Checkers Bank</i> The Checkers Bank is a simulation of a web banking site intended for the educational use of bankers and others concerned with the application of consumer regulations to Internet banking. The Checkers Bank Web Site. FRB	
<i>Risk Management of Technology Outsourcing</i> FFIEC guidance focuses on the risk management process of identifying, measuring, monitoring, and controlling the risks associated with outsourcing technology services. Guidance (11/28/00). FDIC	Same document as under FDIC. Guidance (11/28/00). OCC	Same document as under FDIC. Guidance (11/28/00). FRB	Same document as under FDIC. Guidance (11/28/00). OTS
		<i>Outsourcing of Information and Transaction Processing</i> Provides supervisory expectations regarding the management of risks that may arise from outsourcing critical information and transaction processing activities by banking organizations. SR 00-4 (2/29/00). FRB	
<i>Protecting Internet Domain Names</i> Alerts senior bank management to potential domain name-related problems and highlights action that may help to avoid or resolve such problems. Bank Technology Bulletin (11/9/00). FDIC	<i>Protecting Internet Addresses of National Banks</i> Highlights need for banks to carefully select and protect Internet addresses. Alert 2000-9 (7/19/00). OCC		
<i>Security Monitoring of Computer Networks</i> Alerts financial institutions with computer networks connected to the Internet of risks such connections pose to the institutions' information assets. FIL-67-2000 (10/3/00). FDIC		<i>Sound Practices Guidance for Information Security for Networks</i> Guidance for protecting information and ensuring integrity, availability, and confidentiality. SR 97-32 (12/4/97). FRB	

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<i>Risk Assessment Tools and Practices for Information System Security</i> Emphasizes components of a sound information security program: prevention, detection, and response. Supplements FIL-131-97, Security Risks Associated with the Internet (12/18/97) (described below), and complements FDIC's safety and soundness electronic banking examination procedures. FIL-68-99 (7/7/99) . FDIC	<i>Infrastructure Threats-Intrusion Risks—Message to Bankers and Examiners</i> Guidance on preventing, detecting, and responding to intrusions into bank computer systems. OCC Bulletin 2000-14 (5/15/00) . OCC		
<i>Security Risks Associated with the Internet</i> Identifies risks to information system security associated with Internet use. Complements FDIC's safety and soundness examination procedures for electronic banking activities. FIL-131-97 (12/18/97) . FDIC	<i>Internet Security: Distributed Denial of Service Attacks</i> Recommends institutions review and update their capacity for responding to distributed denial of service attacks and other information security threats. These attacks can interrupt customer access to Internet web sites by flooding the targeted sites with more information than computers can handle. Alert 2000-1 (2/11/00) . OCC		
	<i>Infrastructure Threats from Cyber-Terrorists</i> Identifies threats and vulnerabilities created by cyber-terrorism to financial services industry. OCC Bulletin 99-9 (3/5/99) . OCC		
<i>Electronic Signatures in Global and National Commerce Act (E-Sign Act)</i> Notice of enactment of the E-Sign Act and requirement to obtain consumer consent before issuing electronic disclosures to consumers. FIL-72-2000 (11/2/00) . FDIC			

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
Digital Signature Deployment Issues Describes four critical issues to consider when deploying digital signature technology. Bank Technology Bulletin (9/30/00) . FDIC			
Online Banking <i>Tips for Safe Banking Over the Internet - An FDIC Brochure for Bank Customers.</i> Brochure (9/21/00) . FDIC			
Financial Institution Web Site Privacy Survey Summarizes the Interagency Financial Institution Web Site Privacy Survey Report and encourages financial institutions to establish and follow a privacy policy that addresses fair information practice principles. FIL-113-99 (12/27/99) . FDIC			
Financial Institution Web Site Privacy Survey Report Results of interagency survey of financial institution web sites to determine the extent financial institution web sites posts privacy policies and information practice statements. Report (11/9/99) . FDIC	Same document as under FDIC. Report (11/9/99) . OCC	Same document as under FDIC. Report (11/9/99) . FRB	Same document as under FDIC. Report (11/9/99) . OTS
Electronic Commerce and Consumer Privacy Encourages financial institutions to be aware of consumer online privacy issues, and take voluntary, specific actions to address them. Online Privacy of Consumer Personal Information (8/17/98) . FDIC	OCC Guidance to National Banks on Web Site Privacy Statements Provides national banks with examples of effective practices for informing consumers who access bank Internet sites about bank privacy policies for the collection and use of personal information. AL 99-6 (5/4/99) . OCC		Privacy and Accuracy of Personal Customer Information Recommends that savings associations notify customers of how they will use certain customer information. CEO Memo 97 (11/3/98) . OTS

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
	<p><i>Fair Credit Reporting Act</i> Provides examples from a sampling of existing bank practices that represent effective approaches for complying with notice requirements under FCRA regarding sharing of customer information among affiliated companies. AL 99-3 (3/29/99). (See, also, joint NPR 65 FR 63120 (10/20/00).)</p> <p>OCC</p>		
<p><i>Suspicious Activity Reports</i> Financial Crimes Enforcement Network issued a revised Suspicious Activity Report (SAR) form. Financial institutions are required to use the SAR form to notify law enforcement agencies when they detect a known or suspected violation of federal law, including a violation of the Bank Secrecy Act or a suspicious transaction related to money laundering activity. An important change to the form is the addition of a box to check to report computer intrusion. FinCEN forms (6/19/00).</p> <p>FDIC</p>	<p>Same document as under FDIC. FinCEN forms (6/19/00).</p> <p>OCC</p>	<p>Same document as under FDIC. FinCEN forms (6/19/00).</p> <p>FRB</p>	<p>Same document as under FDIC. FinCEN forms (6/19/00).</p> <p>OTS</p>
			<p><i>Transactional Web Sites</i> Restates requirement under 12 CFR Part 555 (described above) for savings associations to file a 30-day written notice with OTS before establishing a transactional web site and offers guidance for developing a transactional web site. CEO Memo 109 (6/10/99).</p> <p>OTS</p>

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<i>Required Notification for Compliance with the Bank Service Company Act</i> Reminds FDIC-supervised institutions of reporting requirements contained in Section 7 of the Bank Service Company Act (12 U.S.C. § 1867). FIL-49-99 (6/3/99) . FDIC			
<i>Uniform Rating System for Information Technology</i> FFIEC revised the Uniform Interagency Rating System for Data Processing Operations. The revision changed the name to the Uniform Rating System for Information Technology and includes changes that have occurred in the data processing industry and in supervisory policies and procedures since the rating system was adopted in 1978. 64 FR 3109 (1/20/99) . FDIC	Same document as under FDIC. 64 FR 3109 (1/20/99) . OCC	Same document as under FDIC. 64 FR 3109 (1/20/99) . FRB	Same document as under FDIC. 64 FR 3109 (1/20/99) . OTS
<i>Pretext Phone Calling</i> Alerts financial institutions to the practice of pretext phone calling, which is a means of gaining access to customers' confidential account information by organizations and individuals who call themselves account information brokers. (Jointly prepared by FDIC, OCC, OTS, FRB, FBI, Secret Service, IRS, and Postal Inspection Service.) FIL-98-98 (9/2/98) . FDIC	Same as described under FDIC. NR 98-86 (8/20/98) . OCC		<i>Interagency Pretext Calling Memorandum</i> Same as described under FDIC, except issued with Policy Statement on Privacy and Accuracy of Personal Customer Information (described above). Pretext Calling Memo starts on page 7 of CEO Memo 97. CEO Memo 97 (11/3/98) . OTS
	<i>Social Security Numbers As Personal Identification Numbers</i> Alerts banks and examiners to potential security breaches or fraud through unauthorized access to customer accounts. AL 91-4 (7/24/91) .		

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
	OCC		
Electronic Banking Examination Procedures Provides guidance for information systems specialists to evaluate electronic banking standards and associated risks. DOS Exam Modules (08/00) .	Comptroller's Corporate Manual on The Internet and The National Bank Charter Provides guidance on establishing an Internet national bank. Guidance includes the processes, special issues and considerations presented by proposals for Internet banks. The Internet and The National Bank Charter (January 2001) .	Information Technology Examination Frequency Eliminates separate information technology exams and highlights that safety and soundness exams should include an assessment and evaluation of information technology risks and risk management. Also discusses exam frequency for service providers. SR 00-3 (2/29/00) .	Information Technology Updates the OTS examination guidelines for the use of information technology and distributes revised Thrift Activities Regulatory Handbook Section 341, Information Technology (previously titled Electronic Data Processing Controls). RB 32-6 (10/15/97) .
FDIC	OCC	FRB	OTS
	OCC Examination Handbook on Internet Banking National Bank examination procedures for Internet banking activities. Internet Banking Handbook (10/14/99) .		
	OCC		
Electronic Banking Examination Procedures Update Announces revisions to safety and soundness electronic banking exam procedures; describes the procedural levels of exam review (information-only systems that may include non-sensitive electronic mail, information transfer systems and sensitive electronic mail, and transactional systems); and distributes pre-exam letter and requests list to be used in exams where electronic banking activities are in place. RD Memo 98-061 (7/10/98) .			
FDIC			

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<i>Examination Guidance on the Safety and Soundness Aspects of Electronic Banking Activities</i> Introduces concepts of electronic banking and related safety and soundness issues (issued 2/26/97). E-Banking Safety & Soundness Exam Procedures (last updated June 1998). FDIC			
<i>Electronic Banking Activities – Overview of On-Line Banking</i> General information about online banking activities and related supervisory issues. RD Memo 96-040 (5/16/96). FDIC			
<i>Electronic Financial Services and Consumer Compliance</i> FFIEC guidance on the application of federal consumer protection laws and regulations to electronic financial services. Guidance (7/16/98). FDIC	Same document as under FDIC. Guidance (7/30/98). OCC		Same document as under FDIC. Guidance (7/23/98). OTS
	<i>Certification Authority Systems</i> Defines elements of certification authority systems, describes role of banks in emerging systems, and refers bankers and examiners to OCC Bulletin 98-38, "Technology Risk Management: PC Banking -- Guidance for Bankers and Examiners" and OCC Bulletin 98-3, "Technology Risk Management: Guidance for Bankers and Examiners" (both described below). OCC Bulletin 99-20 (5/4/99). OCC		

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
			<i>Electronic Funds Transfers (EFT99)</i> Notification of the Debt Collection Improvement Act of 1996 (also referred to as "EFT99") which requires most federal payments be made by electronic funds transfer. Attaches letter from Treasury Department discussing its implementation process for EFT99. CEO Memo 84 (6/10/98) . OTS
	<i>Technology Risk Management: PC Banking -- Guidance for Bankers and Examiners</i> Guidance on how to identify, measure, monitor, and control risks arising from the use of retail personal computer banking. OCC Bulletin 98-38 (8/24/98) . OCC		<i>Statement on Retail Online Personal Computer Banking</i> Alerts board of directors and management to some of the risks and concerns of retail online PC banking. CEO Memo 70 (6/23/97) . OTS
	<i>Technology Risk Management: Guidance for Bankers and Examiners</i> Guidance on how national banks should identify, measure, monitor, and control risks associated with the use of technology. OCC Bulletin 98-3 (2/4/98) . OCC		

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<p><i>Interagency Statement on Branch Names</i> Guidance urging insured depository institutions that intend to use a different name for a branch or other facility to take reasonable steps to ensure that customers do not become confused and believe that the facilities are separate institutions or that deposits in the different facilities are separately insured. The practice of insured depository institutions using different trade names over the Internet raises the same concerns. Accordingly, institutions intending to use different trade names over a computer network should take reasonable steps to ensure that customers will not be confused about either the identity of the insured depository institution or the extent of FDIC insurance coverage. Interagency Statement (5/1/98).</p> <p style="text-align: right;">FDIC</p>	<p>Same document as described under FDIC. Interagency Statement (5/1/98).</p> <p style="text-align: right;">OCC</p>	<p>Same document as described under FDIC. Interagency Statement (5/1/98).</p> <p style="text-align: right;">FRB</p>	<p>Same document as described under FDIC. Interagency Statement (5/1/98).</p> <p style="text-align: right;">OTS</p>
		<p><i>Assessment of Information Technology in the Risk-Focused Frameworks for the Supervision of Community Banks and Large Complex Banking Organizations</i> Provides examiners guidance to assess IT risks when evaluating Community Banks and Large Complex Banking Organizations. (Supplements SR 97-25, Risk-Focused Framework for Supervision of Community Banks, and SR 97-24, Risk-Focused Framework for Large Complex Institutions.) SR 98-9 (4/20/98).</p> <p style="text-align: right;">FRB</p>	

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<p><i>Guidance Concerning the Reporting of Computer-Related Crimes by Financial Institutions</i></p> <p>Guidance for reporting violations of the federal criminal statute relating to computer crimes, 18 U.S.C. § 1030, in Suspicious Activity Reports. <i>(Developed by the FBI, working with federal banking agency representatives and other federal law enforcement agencies)</i> FIL-124-97 (12/5/97).</p> <p style="text-align: right;">FDIC</p>	<p>Same guidance as described under FDIC. AL 97-9 (11/19/97).</p> <p style="text-align: right;">OCC</p>	<p>Same guidance as described under FDIC. SR 97-28 (11/6/97).</p> <p style="text-align: right;">FRB</p>	<p>Same guidance as described under FDIC. CEO Memo 75 (12/23/97).</p> <p style="text-align: right;">OTS</p>
<p><i>Risk Management and Client/Server Systems</i></p> <p>FFIEC statement to alert board of directors and senior management of financial institutions to risks associated with client/server computing, and encourages development and implementation of sound policies, practices, and procedures and controls over client/server computing environments. FIL-82-96 (10/8/96).</p> <p style="text-align: right;">FDIC</p>			<p>Same guidance as described under FDIC. CEO Memo 59 (10/24/96).</p> <p style="text-align: right;">OTS</p>

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<p><i>Stored Value Card and Other Electronic Payment System</i> General Counsel Opinion No. 8 sets forth the FDIC's conclusions on whether and under what circumstances stored value cards (SVCs) may be considered deposits under the FDI Act. Also, on page 40494, FDIC seeks public comment on whether and under what circumstances the FDIC should take regulatory action with respect to finding that the funds underlying SVCs or other similar electronic payment systems are deposit liabilities for purposes of the FDI Act. 61 FR 40490 (8/2/96).</p> <p style="text-align: right;">FDIC</p>	<p><i>Stored Value Card Systems</i> Provides basic information about emerging stored value card systems and assists banks in fulfilling their responsibility to identify and manage risks as they become involved in stored value systems. OCC Bulletin 96-48 (9/10/96).</p> <p style="text-align: right;">OCC</p>		
			<p><i>Nondeposit Investment Sales</i> Assists regulators when evaluating the effect of a service corporation's securities brokerage program on the parent thrift. The risk assessment issues discussed generally apply to other third party arrangements involving on-premises sales of investment products. RB 32-4 (4/25/96); Appendices A-C.</p> <p style="text-align: right;">OTS</p>

FEDERAL DEPOSIT INSURANCE CORPORATION	OFFICE OF THE COMPTROLLER OF THE CURRENCY	FEDERAL RESERVE BOARD	OFFICE OF THRIFT SUPERVISION
<p><i>Interagency Statement on Retail Sales of Nondeposit Investment Products</i> Encourages insured depository institutions that recommend or sell to retail customers nondeposit investment products, such as mutual funds and annuities, to ensure that customers for these products are clearly and fully informed of the nature and risks associated with these products. In particular, institutions should ensure that customers are fully informed that the products: (1) are not insured by the FDIC; (2) are not deposits or other obligations of the institution and are not guaranteed by the institution; and (3) are subject to investment risks, including possible loss of the principal invested. Policy Statement (2/15/94).</p> <p>For Joint Interpretation of Policy Statement, see, FIL-61-95 (9/13/95).</p> <p style="text-align: right;">FDIC</p>	<p><i>Nondeposit Investment Sales Examination Procedures</i> Same document as described under the FDIC, except the OCC incorporated interagency statement in with its insert in the Comptroller's Handbook for National Bankers. The insert provides national bank examiners with procedures for examining the nondeposit investment sales activities of national banks. OCC Bulletin 94-13 (2/24/94).</p> <p>For Joint Interpretation of Policy Statement, see, NR 95-94 (9/12/95).</p> <p style="text-align: right;">OCC</p>	<p><i>Interagency Statement on Retail Sales of Nondeposit Investment Products</i> Same document as described under FDIC. SR 94-11 (2/17/94).</p> <p>For Joint Interpretation on Policy Statement, see, SR 95-46 (9/14/95).</p> <p>See, also, Examination Procedures for Retail Sale of Nondeposit Investment Products, SR 94-34 (5/26/94).</p> <p style="text-align: right;">FRB</p>	<p>Same as document as described under FDIC. TB 23-2 (2/22/94).</p> <p>For Joint Interpretation on Policy Statement, see, TB 23-3 (10/13/95).</p> <p style="text-align: right;">OTS</p>